

Listing of Claims

1. (previously presented) A payment processing system comprising:
a plurality of data communications devices adapted to transmit a plurality of payment requests in connection with purchases, each data communications device configured to transmit the payment requests via a communication channel of one of a plurality of protocol types, wherein each protocol type is different from others of the plurality of protocol types and each payment request includes a merchant identification code and a set of customer financial account data; and
a payment server arrangement including a database configured with a plurality of merchant identification codes, each merchant identification code associated with a financial institution identification code in the database, the payment server arrangement further including a plurality of adapter modules coupled to the database, each adapter module executable on the server arrangement, compatible with one of the plurality of protocol types, and coupled to a respective one of the communications channels, each adapter module adapted to receive the payment requests from the data communications devices at the respective channel, each of the adapter modules having a payment processing application configured to identify from the database a financial institution identification code associated with the merchant identification code from a payment request and interface with a data processing system of a financial institution identified by the financial institution identification code consistent with a communications protocol associated with the identified financial institution, and provide the merchant identification code and set of customer financial account data to the identified financial institution for payment to a merchant identified by the merchant identification code.
2. (original) The payment processing system of claim 1, wherein at least one of the adapter modules is configured to communicate data with a mobile communications device consistent with an SSL/SET communications protocol thereby ensuring a high level of security in communicating the customer financial account data.

3. (original) The payment processing system of claim 3, further comprising a customer financial server responsive to the mobile communications device and communicatively coupled to the payment server, the customer-controlled server configured to transmit the set of customer financial account data at the high level of security sought by the financial institution.
4. (original) The payment processing system of claim 1, wherein at least one of the adapter modules is configured to communicate data with an POS terminal consistent with a POS communications protocol thereby ensuring a high level of securing in communicating the customer financial account data.
5. (original) The payment processing system of claim 1, wherein at least one of the adapter modules is configured to communicate data with a set top box arrangement consistent with a cable network communications protocol thereby ensuring a high level of securing in communicating the customer financial account data.
6. (original) The payment processing system of claim 1, wherein at least one of the adapter modules is configured to communicate data with a set top box arrangement consistent with a satellite network communications protocol thereby ensuring a high level of securing in communicating the customer financial account data.
7. (canceled)
8. (original) The payment processing system of claim 1, further comprising a merchant transactions database that includes historical information of payments processed by the payment server arrangement, wherein the historical information is configurable for demographic research.
9. (original) The payment processing system of claim 2, wherein the at least one of the adapter modules configured to communicate with a mobile communications device is also configured to communicate data with a vending machine and a kiosk, thereby

reducing the number of adapter modules dedicated to the data communications devices.

10. (previously presented) A payment request processing arrangement configured and arranged for communication with a plurality of data communication devices and communication with a plurality of data processing systems located at a plurality of financial institutions, each data communication device configured to transmit a payment request via a communication channel of one of a plurality of protocol types, wherein each protocol type is different from others of the plurality of protocol types, the arrangement comprising:

a payment server configured and arranged to be responsive to the plurality of data communications devices and including a database configured with a plurality of merchant identification codes, each merchant identification code associated with a financial institution identification code in the database, the payment server further including a plurality of adapter modules coupled to the database, each adapter module executable on the server, compatible with one of the plurality of protocol types, and coupled to a respective one of the communications channels, wherein each payment request includes a merchant identification code and a set of customer financial account data, each adapter module having a payment processing application configured to identify from the database a financial institution identification code associated with the merchant identification code from a payment request and interface with a data processing system of a financial institution identified by the financial institution identification code consistent with a communications protocol associated with the identified financial institution, and provide the merchant identification code and set of customer financial account data to the identified financial institution for payment to a merchant identified by the merchant identification code.

11. (canceled)

12. (original) The arrangement of claim 10, further comprising a merchant transactions database that includes historical information of payments processed by the

payment server arrangement, wherein the historical information is configurable for demographic research.

13. (original) The arrangement of claim 10, wherein at least one of the adapter modules is configured to communicate data with a set top box arrangement consistent with a cable network communications protocol thereby ensuring a high level of securing in communicating the customer financial account data.

14. (currently amended) A system for processing payment requests from a plurality of data communications devices, each payment request including a merchant identification code and a set of customer financial data, the system comprising:

 a plurality of processor-executable adapter modules, each adapter module configured to interface with one or more of the communications devices via a selected one of a plurality of communications channels, wherein each communications channel is one of a plurality of protocol types, and each protocol type is different from others of the plurality of protocol types;

 means for receiving payment requests from the data communications devices at the adapter modules via the communications channels;

 a database coupled to the adapter modules and configured with a plurality of merchant identification codes, each merchant identification code associated with a financial institution identification code in the database;

 means for identifying from the database for each payment request, the financial institution code associated with the merchant identification code from the payment request, each financial institutions code identifying a financial institution having an associated data processing system for processing payment requests; and

 means for interfacing with the data processing systems of the financial institutions consistent with payment protocols associated with the financial institutions to provide the merchant identification codes and sets of customer financial account data to the identified financial institutions for payment to merchants identified by the merchant identification codes of payment requests.

15. (currently amended) A computer-implemented method for processing payment requests from a plurality of data communications devices, each payment request including a merchant identification code and a set of customer financial data, the method comprising:

providing a plurality of processor-executable adapter modules, each adapter module configured to interface with one or more of the communications devices via a selected one of a plurality of communications channels, wherein each communications channel is one of a plurality of protocol types, and each protocol type is different from others of the plurality of protocol types;

configuring a database coupled to the adapter modules with a plurality of merchant identification codes and financial institution identification codes, wherein each merchant identification code is associated with a financial institution identification code in the database;

receiving payment requests from the data communications devices at the adapter modules via the communications channels;

identifying, using the database for each payment request, the financial institution code associated with the merchant identification code, each financial institution identified by a financial institution code having an associated data processing system for processing payment requests; and

interfacing, for each payment request, with the data processing system of the identified financial institution consistent with a payment protocol associated with the identified financial institution, and providing the merchant identification code and set of customer financial account data to the identified financial institution for payment to a merchant identified by the merchant identification code.

16. (original) The method of claim 15, after the interfacing step, further comprising:
processing payment at the identified financial institutions; and
storing the processed payment as data in a merchant transactions database.

17. (original) The method of claim 15, wherein the step of identifying the financial institutions includes providing a merchant/bank identification database that includes

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historical information of processed payments, wherein the historical information is configurable for demographic research.